

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RUSSELL M SARBO
DIANA L SARBO
Debtor(s)

Case No. 12-22460CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/08/2012.
- 2) The plan was confirmed on 07/13/2012.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 11/08/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/08/2017.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$14,043.00.
- 10) Amount of unsecured claims discharged without payment: \$40,423.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$95,033.82
Less amount refunded to debtor	\$2,640.05

NET RECEIPTS: **\$92,393.77**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,447.17
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,547.17**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	1,546.00	1,596.23	1,596.23	161.68	0.00
ASHLEY FUNDING SVCS LLC	Unsecured	127.73	127.73	127.73	12.94	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,323.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	1,313.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	684.00	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	405.00	NA	NA	0.00	0.00
CBCS++	Unsecured	696.97	NA	NA	0.00	0.00
CENTRAL PORTFOLIO CONTROL	Unsecured	561.88	NA	NA	0.00	0.00
CREDIT MANAGEMENT CO	Unsecured	264.00	NA	NA	0.00	0.00
EASTERN ACCOUNT SYSTEM	Unsecured	70.00	NA	NA	0.00	0.00
FIDELITY PROPERTIES++	Unsecured	83.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	NA	5,411.62	5,411.62	548.13	0.00
FIRST NATIONAL BANK OF PA**	Unsecured	7,383.38	7,859.98	7,859.98	796.13	0.00
GC SERVICES	Unsecured	133.00	NA	NA	0.00	0.00
JAMESON HEALTH SYSTEM	Unsecured	75.00	3,691.05	3,691.05	373.86	0.00
JAMESON HEALTH SYSTEM	Unsecured	75.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	6,418.00	5,949.60	5,949.60	602.62	0.00
LVNV FUNDING LLC	Unsecured	2,584.00	2,270.18	2,270.18	229.95	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	7,254.00	7,254.29	7,254.29	734.78	0.00
MIDFIRST BANK SSB*	Secured	134,123.97	137,561.46	0.00	63,025.46	0.00
MIDFIRST BANK SSB*	Secured	0.00	24,778.38	20,297.37	20,297.37	0.00
MIDFIRST BANK SSB*	Secured	NA	0.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	362.00	373.80	373.80	37.86	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	330.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC(*)++	Unsecured	210.00	NA	NA	0.00	0.00
NORTHLAND GROUP INC.	Unsecured	713.06	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	886.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	215.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	205.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	103.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	100.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	87.28	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	75.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	75.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	75.00	NA	NA	0.00	0.00
PENN CREDIT CORP	Unsecured	75.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CAP	Unsecured	NA	35.00	35.00	3.55	0.00
QUANTUM3 GROUP LLC AGNT - CAP	Unsecured	NA	149.80	149.80	15.17	0.00
QUANTUM3 GROUP LLC AGNT - CAP	Unsecured	NA	35.00	35.00	3.55	0.00
QUANTUM3 GROUP LLC AGNT - CAP	Unsecured	NA	35.00	35.00	3.55	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$63,025.46	\$0.00
Mortgage Arrearage	\$20,297.37	\$20,297.37	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,297.37	\$83,322.83	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$34,789.28	\$3,523.77	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,547.17</u>
Disbursements to Creditors	<u>\$86,846.60</u>
TOTAL DISBURSEMENTS :	<u>\$92,393.77</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/08/2017

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.